

Fill in this information to identify the case:

Debtor 1 Ross E. Baker
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Pennsylvania
(State)
Case number 18-17604-mdc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: GSMPs Mortgage Loan Trust 2005-RP3, U.S.
Bank National Association, as Trustee, successor
in interest to Wachovia Bank, National
Association, as Trustee C/O Specialized Loan
Servicing, LLC

Court claim no. (if known): 3-3

Last four digits of any number you use to
identify the debtor's account: 2507

Date of payment change:
Must be at least 21 days after date of 03/01/2021
this notice

New total payment:
Principal, interest, and escrow, if any \$941.33

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$479.44

New escrow payment: \$436.20

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Ross E. Baker Case Number (if known) 18-17604-mdc
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ **Matthew Tillma**

Signature

Date 01/22/2021

Print:

Matthew Tillma

First Name Middle Name Last Name

Title

Authorized Agent for Specialized Loan Servicing,
LLC

Company

Bonial & Associates, P.C.

Address

14841 Dallas Parkway, Suite 425
Number Street

Dallas, Texas 75254

City State Zip Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before January 26, 2021 via electronic notice unless otherwise stated.

Debtor *Via U.S. Mail*

Ross E. Baker
1546 Webber Drive
Linwood, PA 19061

Debtors' Attorney

Brad J. Sadek
Sadek And Cooper
1315 Walnut Street Suite 502
Philadelphia, PA 19107

Chapter 13 Trustee

William C. Miller, Esq.
P.O. Box 1229
Philadelphia, PA 19105

Respectfully Submitted,

/s/ **Matthew Tillma**



6200 S. Quebec St
Greenwood Village, CO 80111

Escrow Account Disclosure Statement

Statement Date: 01/11/2021
Loan Number: [REDACTED]
Property: 1546 WEBER DR
Address: LINWOOD, PA 19061

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[REDACTED]
ROSS BAKER
MEAGHAN K BAKER
1546 WEBER DR
MARCUS HOOK PA 19061

Dear Customer,

As trusted managers of your escrow account, we have safeguards in place to ensure there's enough money in your account to cover your tax and insurance payments.

Because you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance bills become due. The Escrow Account Disclosure Statement shows how much money has been credited to and paid from the escrow account over the last 12 months. Additionally, both the projected and required balances are compared to ensure that we are collecting the appropriate amount.

Based on our recent analysis, you have a shortage of \$178.58.

Projected Minimum Balance	\$664.06
Required Minimum Balance	\$842.64
Amount of Shortage	\$178.58

The projection assumes that your escrow account was current at the start of the projected period. However your escrow account is not current. Your escrow balance should be \$3,370.57 but your current escrow balance, as of the effective date is \$3,191.99. If your escrow account had been current, there would have been a shortage of \$178.58. This projection assumes that your escrow account was current at the start of the projected period although this is not the case.

If you choose to pay the shortage amount in full in a lump sum you may do so within 30 days. Please note, because the escrow account is not current, payment of the shortage amount will not bring the escrow account current. If you do not wish to pay the amount shown above, we will adjust your payment to make up the difference. The shortage will be adjusted by (1/12) of the shortage amount and added to your monthly payment.

PART

1

Your Mortgage Payment

Payment Information	Payment Information		
	Payment on Prior Analysis	New Monthly Payment with Shortage Payment Effective 03/01/2021	New Monthly Payment if Shortage Paid Effective 03/01/2021
PRIN & INTEREST	505.13	505.13	505.13
ESCROW PAYMENT	412.39	421.32	421.32
SHORTAGE PYMT	67.05	14.88	0.00
Total Payment:	\$984.57	\$941.33	\$926.45

(Continued on Next Page)

PART

2

Your Escrow Account History

The chart below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen.

Date	Payment to Escrow	What Your Estimated Payment to Escrow Was	What We Paid Out	What We Estimated to Pay Out	Description	Actual Balance	Last Year's Estimated Balance
					BEGINNING BAL	100.96	3299.17
Mar 20	0.00 *	412.39	1233.33 *	1194.13	CITY TAX	-1132.37	2517.43
Apr 20	831.52 *	412.39	1158.58 *	0.00	HOMEOWNERS INS	-1459.43	2929.82
Apr 20	0.00 *	0.00	0.00	314.80	COUNTY TAX	-1459.43 LP	2615.02
May 20	831.52 *	412.39	0.00 *	1142.35	HOMEOWNERS INS	-827.91	1885.06
Jun 20	415.76 *	412.39	0.00	0.00		-212.15	2297.45
Jul 20	958.88 *	412.39	0.00	0.00		746.73	2709.84
Aug 20	479.44 *	412.39	2349.14 *	2297.45	SCHOOL TAX	-1122.97	824.78
Sep 20	479.44 *	412.39	0.00	0.00		-643.53	1237.17
Oct 20	0.00 *	412.39	0.00	0.00		-643.53	1649.56
Nov 20	0.00 *	412.39	0.00	0.00		-643.53	2061.95
Dec 20	0.00 *	412.39	0.00	0.00		-643.53	2474.34
Jan 21	0.00	412.39	0.00 E	0.00		-643.53 E	2886.73
Feb 21	0.00	412.39	0.00 E	0.00		-643.53 E	3299.12
TOTALS	3996.56	4948.68	4741.05	4948.73			

LEGEND:

IOE = Interest on the Escrow Balance
LP = Lowest Actual Monthly Balance

E = Estimated Payments
* = Projected and Actual Payments Differ

Last year we anticipated that payments from your escrow account would be made during this period equaling \$4,948.73. Under federal law, your actual lowest monthly balance should not have exceeded \$824.78 or 1/6 of the estimated payments from your escrow account unless your mortgage documents or state law specifies a lower amount. Your mortgage contract and state law are silent on this issue. Your actual lowest escrow balance was \$-1,459.43.

PART

3

Estimated Escrow Payments Over the Next 12 Months

Summary of your projected escrow account for the coming year

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed In Your Account
			BEGINNING BAL	3191.99	3370.57
Mar 21	421.32	1233.33	CITY TAX	2379.98	2558.56
Apr 21	421.32	314.80	COUNTY TAX	2486.50	2665.08
May 21	421.32	1158.58	HOMEOWNERS INS	1749.24	1927.82
Jun 21	421.32	0.00		2170.56	2349.14
Jul 21	421.32	0.00		2591.88	2770.46
Aug 21	421.32	2349.14	SCHOOL TAX	664.06	842.64
Sep 21	421.32	0.00		1085.38	1263.96
Oct 21	421.32	0.00		1506.70	1685.28
Nov 21	421.32	0.00		1928.02	2106.60
Dec 21	421.32	0.00		2349.34	2527.92
Jan 22	421.32	0.00		2770.66	2949.24
Feb 22	421.32	0.00		3191.98	3370.56



Escrow Account Disclosure Statement
 Statement Date: 01/11/2021
 Loan Number: [REDACTED]
 Property: 1546 WEBER DR
 Address: LINWOOD, PA 19061

Date	Payment to Escrow	What We Estimate to be Paid Out	Description	Your Estimated Balance	Balance Needed In Your Account
TOTALS	5055.84	5055.85	ENDING BAL	3191.98	3370.56

Cushion selected by servicer: \$842.64

Here's how to calculate your new monthly escrow payment:

HOMEOWNERS INS	\$1,158.58
COUNTY TAX	\$314.80
SCHOOL TAX	\$2,349.14
CITY TAX	\$1,233.33
Total:	\$5,055.85
	+ 12 Months

New Monthly Escrow Payment: \$421.32

What This Means to You - Your balance is less than the amount needed in your account. The resulting shortage is \$178.58.

Your ending escrow balance from the last month of account history is \$3,191.99, your starting balance according to this analysis should be \$3,370.57. This projection assumes that your escrow account was current at the start of the projected period although this is not the case.

PART

4

How You Can Reach Us With Questions

For statement questions, please contact
Customer Care: 1-800-315-4757
 Monday - Friday, 6:00 a.m. - 6:00 p.m. MT

SLS accepts calls from relay services
 on behalf of hearing impaired borrowers.

For help in understanding your Escrow Statement, please see our video 'Understanding Your Escrow Account Disclosure Statement' at the following link: www.sls.net/customers/videos.

SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

Part of the ComputerShare Group

BANKRUPTCY NOTICE - IF YOU ARE A CREDITOR IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO INFORM YOU OF THE STATUS OF THE MORTGAGE SECURED BY THE SUBJECT PROPERTY. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. IF YOU RECEIVED A DISCHARGE OF THE DEBT IN BANKRUPTCY, WE ARE AWARE THAT YOU HAVE NO PERSONAL OBLIGATION TO REPAY THE DEBT. WE RETAIN THE RIGHT TO ENFORCE THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY, IF ALLOWED BY LAW AND/OR CONTRACT. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.